

EXHIBIT 1

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November 23, 2005

VIA FACSIMILE (241-2399)
(Mailed Copy to Follow)

Virginia Conlan Whitman
1700 Fourth & Vine Tower
One W. Fourth Street
Cincinnati, OH 45202

Re: *Miller v. CCC*

Dear Ms. Whitman:

I have reviewed the Motion to Accept the Final Report of the Special Master, as well as the Final Report attached. By this letter, I am advising you that I approve of the Final Report, and you have my permission to sign the Motion on my behalf.

Sincerely,

A handwritten signature in black ink, appearing to be 'SF' or 'SRF' with a long horizontal stroke extending to the right.

Stephen R. Felson

SRF/seg

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November 16, 2005

Virginia Conlan Whitman
Special Master
Law Office of Virginia Conlan Whitman
One West Fourth Street, Suite 1700
Cincinnati, OH 45202

In re: *Karen N. Miller et al. vs. Credit Counselors of Cincinnati*

Dear Jenny:

Enclosed please find the Motion Accept Final Report of the Special Master, which I have signed. Thank you for your assistance throughout this litigation.

Sincerely,

LINDHORST & DREIDAME

James M. Moore

JMM/tmt

Enclosure

cc: Stephen R. Felson, Esq. (w/encl.)